we have been informed that banking institutions and credit card companies believe that they should be exempt from the no call list as they consider customers as established customers. The point of all of this has been to give the consumer some privacy. Not only that, but the charities that have called me at the end of this year.....about 3 per week, with some of the callers being very rude when I told them that we were unable to donate money. It will all start again with the banks and credit cards. They can mail me sonething if they want me to have the information or promotional offers. Thank you for helping us keep our homes private.